18. Define a mutual fund and describe the various schemes that are offered by it.

19. Who are the intermediaries involved in primary market? Explain their role and responsibilities?

20. Explain the methodology followed by CRISIL in rating credit instruments.

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APRIL/MAY 2025

GECM44A/GOCP45A/DECM44A/DOCP45A — FINANCIAL SERVICES

Time : Three hours Maximum : 75 marks

SECTION A — (10 × 2 = 20 marks)

Answer ALL questions.

1. What do you mean by financial services?

2. State the regulatory frame work of financial services.

3. State the meaning of factoring.

4. Give the meaning of venture capital.

5. What do you understand by stock exchange?

6. Point out few sources of capital raise through primary market.

7. Mention the scope of mutual fund.

8. Define mutual funds.

9. What is credit rating?

10. Define ICRA.

SECTION B — (5 × 5 = 25 marks)

Answer ALL questions.

11. (a) State the causes for financial innovation in the financial service sector.

Or

(b) Discuss briefly the various players in the OTCEI.

12. (a) Explain the different types of factoring and their significance.

Or

(b) State the features of venture capital.

13. (a) Distinguish between a share and a mutual fund unit.

Or

(b) State risk associated with mutual funds.

14. (a) Write about the risks involved in money market.

Or

(b) Briefly discuss the various methods of floating securities in the primary market.

15. (a) Describe the objectives of credit rating.

Or

(b) State the range of services provided by the CRISIL.

SECTION C — (3 × 10 = 30 marks)

Answer any THREE questions.

16. Critically analyse the present position of the financial service sector in India and state the challenges it has to face in the year to come.

17. Discuss the scope of venture capital in India. Explain the guidelines for venture capital.